

In re:
Keanen T. Gross
Debtor

Case No. 22-11019-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 155

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525
14689199	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14685396	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14685404	+ Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14685408	+ Revenue Collection Bureau, Inc., 5900-08 Torresdale Avenue, Philadelphia, PA 19135-4127
14685411	+ Weltman, Weinberg & Reis Co., 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14685399	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 20 2022 23:47:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28202-4031
14685410	Email/Text: megan.harper@phila.gov	Oct 20 2022 23:48:00	Water Revenue Bureau, Attn.: Pamela Elchert Thurmond, Esquire, Tax & Revenue Unit, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102
14699389	Email/Text: megan.harper@phila.gov	Oct 20 2022 23:48:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14719082	Email/Text: megan.harper@phila.gov	Oct 20 2022 23:48:00	City of Philadelphia, Law Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor, Philadelphia PA 19102
14685400	Email/Text: mrdiscen@discover.com	Oct 20 2022 23:47:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14685401	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2022 23:57:45	DSNB/Macy's, P.O. Box 8218, Mason, OH 45050
14691575	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 23:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14687931	Email/Text: mrdiscen@discover.com	Oct 20 2022 23:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14685402	+ Email/Text: bankruptcydepartment@tsico.com	Oct 20 2022 23:48:00	EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
14685403	Email/Text: bknotices@fbcs-inc.com	Oct 20 2022 23:47:00	FBCS Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040
14685398	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 20 2022 23:48:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2905
14685405	^ MEBN	Oct 20 2022 23:46:03	KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1541

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14685406	+ Email/PDF: pa_dc_claims@navient.com	Oct 20 2022 23:57:47	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
14691310	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 20 2022 23:47:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
14687192	^ MEBN	Oct 20 2022 23:46:03	PENNYMAC LOAN SERVICES, LLC, Rebecca Solarz, C/O KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14686922	^ MEBN	Oct 20 2022 23:46:03	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14685407	+ Email/PDF: ebnotices@pnmac.com	Oct 20 2022 23:57:48	PennyMac Loan Services, LLC, 3043 Townsgate Road #200, Westlake Village, CA 91361-3027
14698109	+ Email/PDF: ebnotices@pnmac.com	Oct 20 2022 23:57:55	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14688116	Email/Text: bankruptcy@bbandt.com	Oct 20 2022 23:47:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14685409	+ Email/Text: bankruptcy@bbandt.com	Oct 20 2022 23:47:00	Truist Bank, 214 North Tryon Street, Charlotte, NC 28202-2374

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14685397	*+	Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525
14688117	*	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID B. SPITOFISKY	on behalf of Debtor Keanen T. Gross spitofskybk@verizon.net spitofskylaw@verizon.net; spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Keanen T. Gross

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11019-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this October 20, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge ,
United States Bankruptcy Court